HOUSING MARKET INFORMATION

HOUSING NOW

Hamilton and Brantford CMAs

Canada Mortgage and Housing Corporation

Date Released: September 2008

New Home Market

Total New Home Starts Up 21% This Year

Total new home starts in August fell 9 per cent in the Hamilton Census Metropolitan Area (CMA) compared to the same month last year, but remained elevated on a seasonally unadjusted, year-to-date basis. Total starts for the year were up 21 per cent and 39 per cent compared to the starts levels of 2007 and 2006, respectively.

The drop in total starts last month in the Hamilton CMA was attributed to the fall in single-detached and semi-detached starts. However, townhouse starts – most of them condominium townhouses - rose to 70 starts, up from 50 in the same month last year. By submarket, single-detached home

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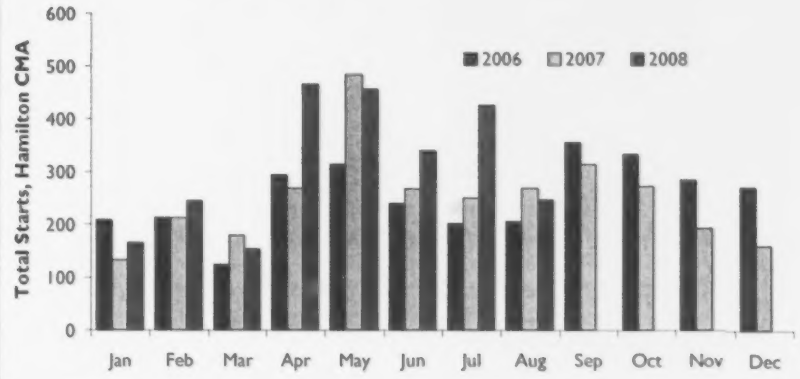
Figure 1

Slight Fall in August Home Starts



Source: CMHC

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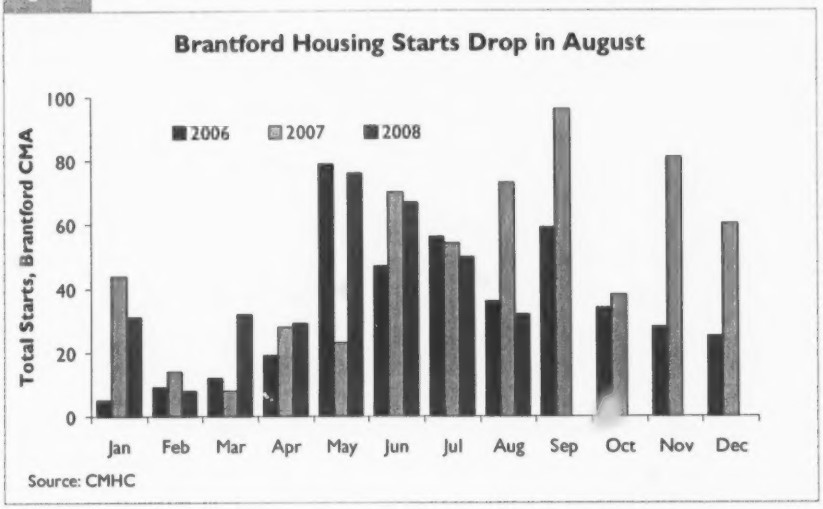
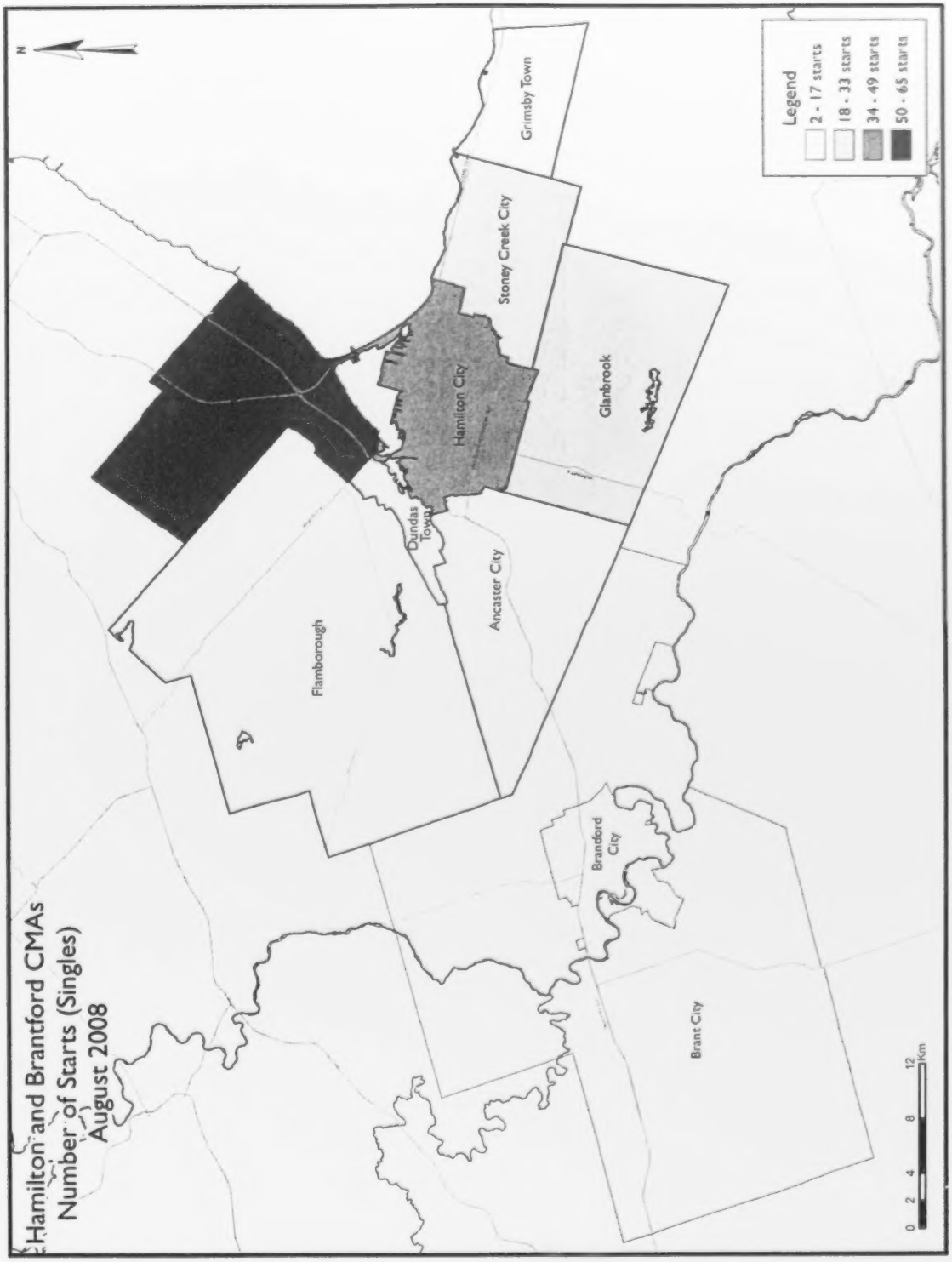
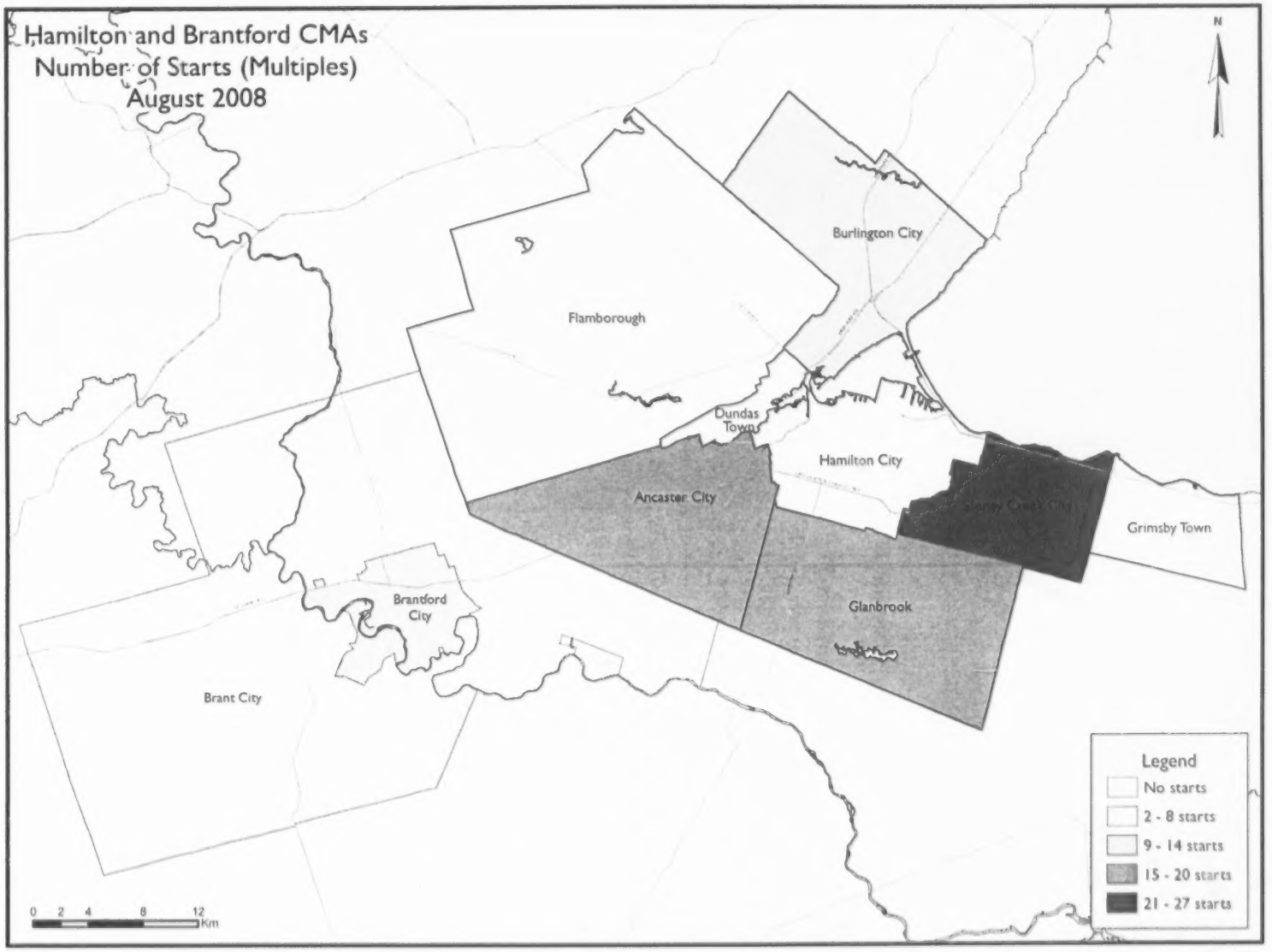
Figure 2

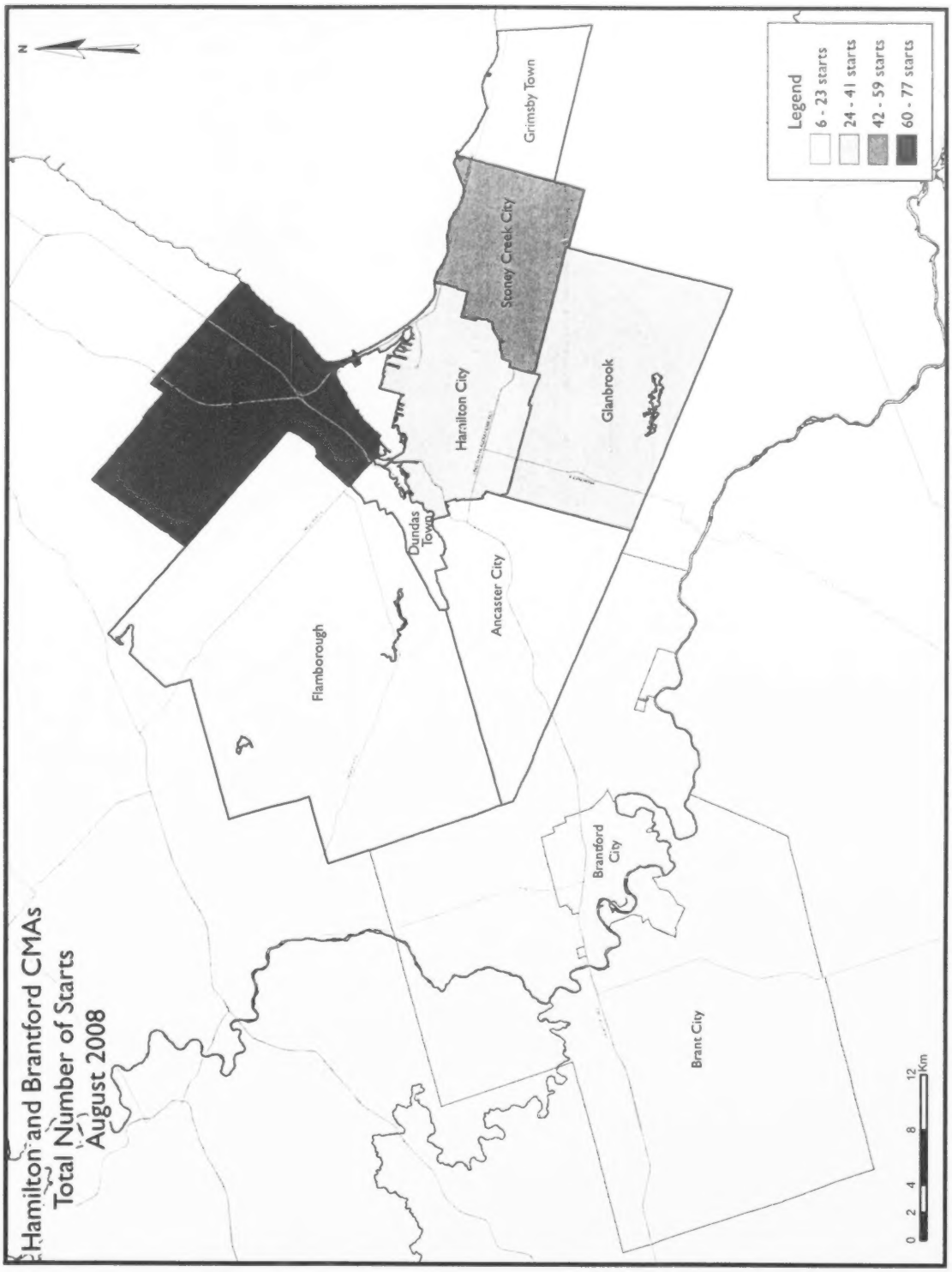


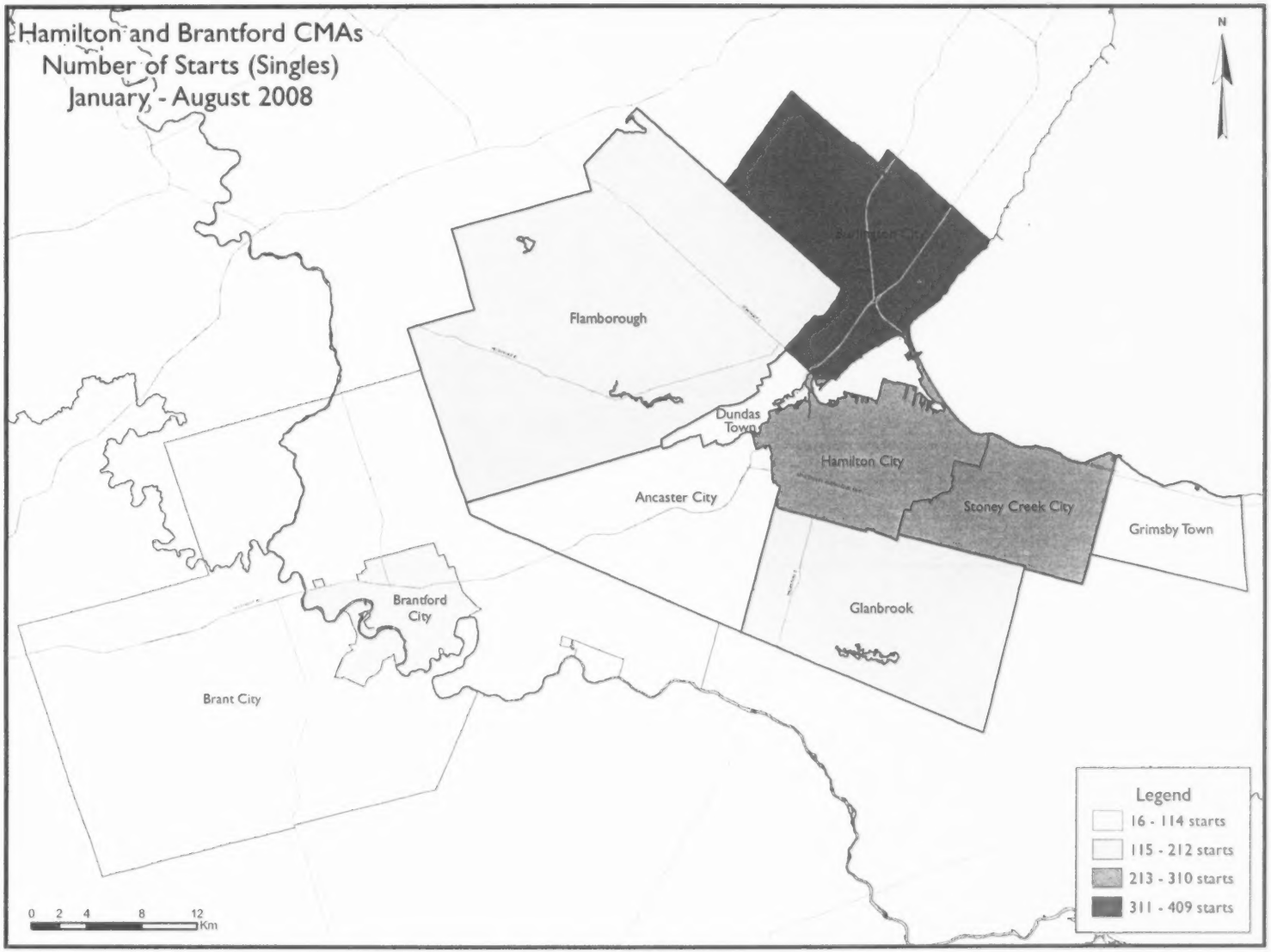
starts increased in Burlington last month, while semi-detached and townhouse starts fell. In Hamilton City, single-detached starts in August matched last year's total, while townhouse starts soared to 62 starts, up from just 15 starts a year ago. There were no apartment starts in the Hamilton CMA last month.

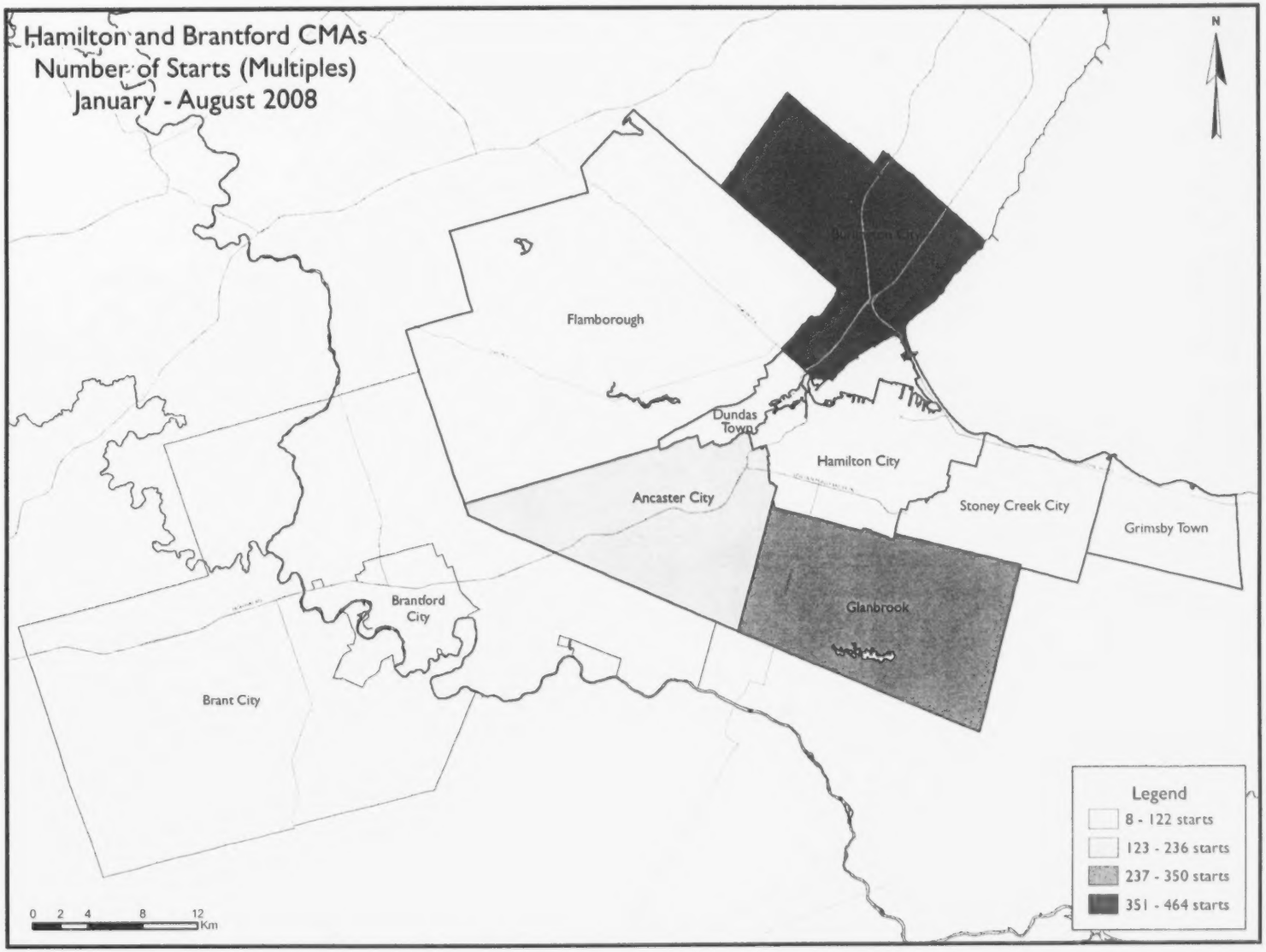
Similarly in the Brantford CMA, total starts fell last month to just 32 starts, although new home starts for the year continue to rise above the levels from the previous two years. Over 60 per cent of the starts last month were of single-detached homes.

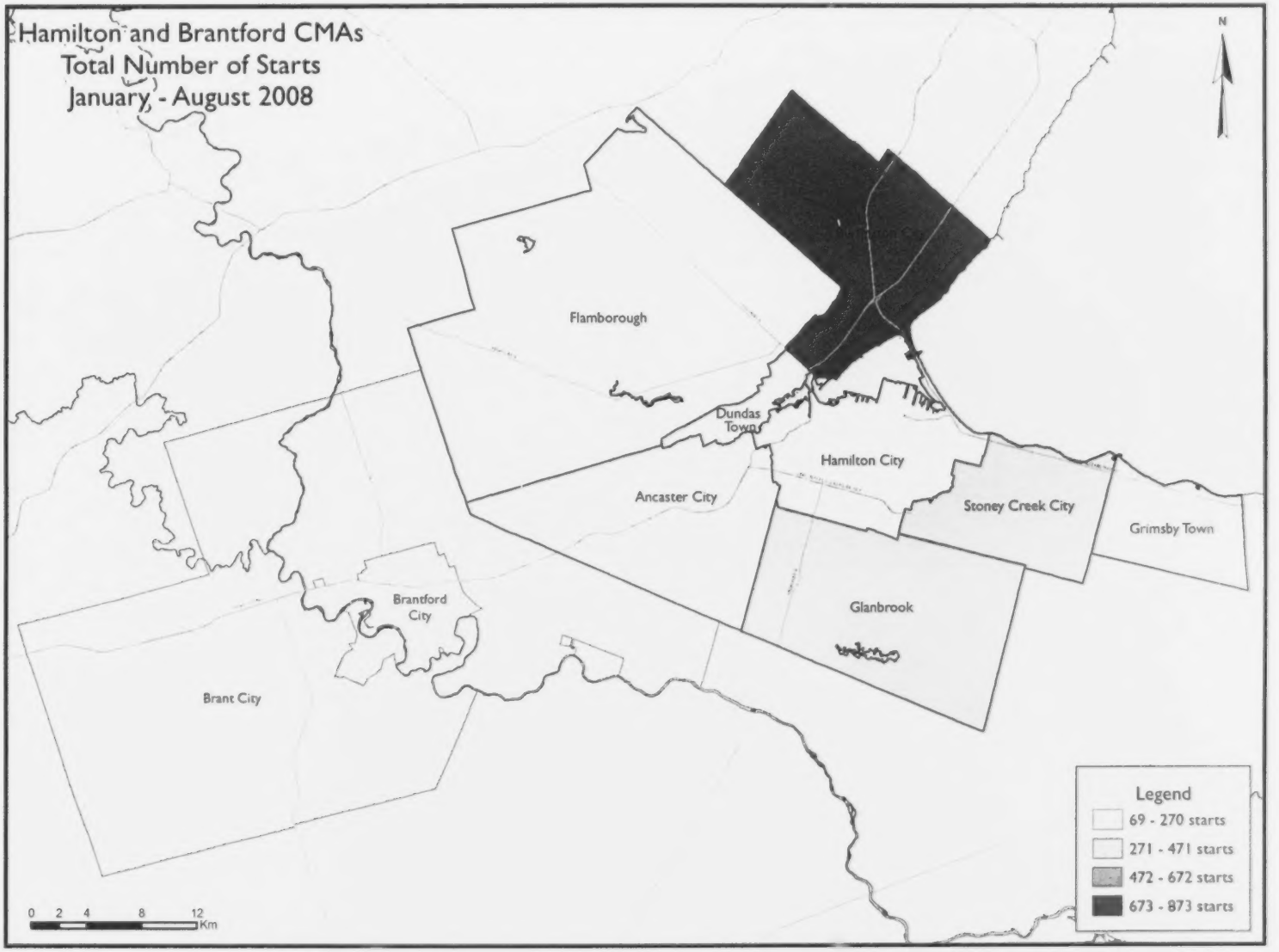

Hamilton and Brantford CMAs
Number of Starts (Singles)
August 2008
N
Legend
2 - 17 starts
18 - 33 starts
34 - 49 starts
50 - 65 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brandford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
August 2008
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
2 - 8 starts
9 - 14 starts
15 - 20 starts
21 - 27 starts


Hamilton and Brantford CMAs
Total Number of Starts
August 2008
N
Legend
6 - 23 starts
24 - 41 starts
42 - 59 starts
60 - 77 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - August 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
16 - 114 starts
115 - 212 starts
213 - 310 starts
311 - 409 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - August 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
8 - 122 starts
123 - 236 starts
237 - 350 starts
351 - 464 starts


Hamilton and Brantford CMAs
Total Number of Starts
January - August 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
69 - 270 starts
271 - 471 starts
472 - 672 starts
673 - 873 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
August 2008	156	6	24	8	52	0	0	0	246
August 2007	197	22	34	0	16	0	0	0	269
% Change	-20.8	-72.7	-29.4	n/a	**	n/a	n/a	n/a	-8.6
Year-to-date 2008	1,252	78	386	8	389	386	0	0	2,499
Year-to-date 2007	1,248	40	254	0	296	88	0	139	2,065
% Change	0.3	95.0	52.0	n/a	31.4	**	n/a	-100.0	21.0
UNDER CONSTRUCTION									
August 2008	1,069	74	426	8	597	698	3	127	3,002
August 2007	1,059	42	401	0	401	498	0	261	2,662
% Change	0.9	76.2	6.2	n/a	48.9	40.2	n/a	-51.3	12.8
COMPLETIONS									
August 2008	174	0	12	2	12	0	0	0	200
August 2007	150	2	48	0	10	0	4	0	214
% Change	16.0	-100.0	-75.0	n/a	20.0	n/a	-100.0	n/a	-6.5
Year-to-date 2008	1,100	70	351	5	234	0	1	26	1,787
Year-to-date 2007	1,166	16	393	7	243	70	36	71	2,002
% Change	-5.7	**	-10.7	-28.6	-3.7	-100.0	-97.2	-63.4	-10.7
COMPLETED & NOT ABSORBED									
August 2008	71	2	26	0	4	0	0	10	113
August 2007	54	5	23	0	12	24	5	12	135
% Change	31.5	-60.0	13.0	n/a	-66.7	-100.0	-100.0	-16.7	-16.3
ABSORBED									
August 2008	170	0	12	2	14	0	0	6	204
August 2007	135	2	47	0	14	0	1	40	239
% Change	25.9	-100.0	-74.5	n/a	0.0	n/a	-100.0	-85.0	-14.6
Year-to-date 2008	1,099	70	348	5	242	24	1	57	1,846
Year-to-date 2007	1,166	18	385	7	239	71	35	160	2,081
% Change	-5.7	**	-9.6	-28.6	1.3	-66.2	-97.1	-64.4	-11.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
August 2008	20	2	0	0	10	0	0	0	32
August 2007	65	2	0	0	6	0	0	0	73
% Change	-69.2	0.0	n/a	n/a	66.7	n/a	n/a	n/a	-56.2
Year-to-date 2008	217	4	27	1	53	21	0	2	325
Year-to-date 2007	246	6	15	0	47	0	0	0	314
% Change	-11.8	-33.3	80.0	n/a	12.8	n/a	n/a	n/a	3.5
UNDER CONSTRUCTION									
August 2008	188	4	16	5	56	21	0	2	292
August 2007	191	6	15	0	31	0	0	0	243
% Change	-1.6	-33.3	6.7	n/a	80.6	n/a	n/a	n/a	20.2
COMPLETIONS									
August 2008	23	0	0	0	0	0	0	0	23
August 2007	9	0	0	0	4	0	0	0	13
% Change	155.6	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	76.9
Year-to-date 2008	247	10	25	6	37	0	0	0	325
Year-to-date 2007	216	0	0	4	40	0	0	3	263
% Change	14.4	n/a	n/a	50.0	-7.5	n/a	n/a	-100.0	23.6
COMPLETED & NOT ABSORBED									
August 2008	56	0	14	3	22	0	5	0	100
August 2007	62	0	0	4	29	0	10	0	105
% Change	-9.7	n/a	n/a	-25.0	-24.1	n/a	-50.0	n/a	-4.8
ABSORBED									
August 2008	35	0	2	0	12	0	0	0	49
August 2007	27	0	0	0	6	0	1	0	34
% Change	29.6	n/a	n/a	n/a	100.0	n/a	-100.0	n/a	44.1
Year-to-date 2008	292	12	16	7	49	0	1	0	377
Year-to-date 2007	249	0	0	1	45	0	3	3	301
% Change	17.3	n/a	n/a	**	8.9	n/a	-66.7	-100.0	25.2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
August 2008	90	2	24	0	44	0	0	0	160
August 2007	90	4	3	0	12	0	0	0	109
Hamilton City									
August 2008	37	2	0	0	0	0	0	0	39
August 2007	18	0	0	0	5	0	0	0	23
Stoney Creek City									
August 2008	22	0	11	0	16	0	0	0	49
August 2007	24	0	3	0	0	0	0	0	27
Ancaster City									
August 2008	4	0	0	0	18	0	0	0	22
August 2007	7	0	0	0	0	0	0	0	7
Dundas Town									
August 2008	2	0	5	0	0	0	0	0	7
August 2007	1	0	0	0	0	0	0	0	1
Flamborough									
August 2008	6	0	0	0	0	0	0	0	6
August 2007	7	0	0	0	0	0	0	0	7
Glanbrook									
August 2008	19	0	8	0	10	0	0	0	37
August 2007	33	4	0	0	7	0	0	0	44
Burlington City									
August 2008	57	4	0	8	8	0	0	0	77
August 2007	53	18	18	0	4	0	0	0	93
Grimsby Town									
August 2008	9	0	0	0	0	0	0	0	9
August 2007	54	0	13	0	0	0	0	0	67
Hamilton CMA									
August 2008	156	6	24	8	52	0	0	0	246
August 2007	197	22	34	0	16	0	0	0	269
Brant City									
August 2008	9	0	0	0	0	0	0	0	9
August 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2008	11	2	0	0	10	0	0	0	23
August 2007	49	2	0	0	6	0	0	0	57
Brantford CMA									
August 2008	20	2	0	0	10	0	0	0	32
August 2007	65	2	0	0	6	0	0	0	73

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
August 2008	666	14	356	0	510	305	3	127	1,981
August 2007	689	20	253	0	276	233	0	153	1,624
Hamilton City									
August 2008	166	10	20	0	17	119	3	127	462
August 2007	180	0	6	0	5	119	0	153	463
Stoney Creek City									
August 2008	118	2	64	0	31	0	0	0	215
August 2007	90	0	42	0	24	0	0	0	156
Ancaster City									
August 2008	65	0	14	0	109	62	0	0	250
August 2007	57	0	52	0	125	10	0	0	244
Dundas Town									
August 2008	11	0	11	0	30	124	0	0	176
August 2007	9	2	0	0	0	62	0	0	73
Flamborough									
August 2008	145	0	114	0	0	0	0	0	259
August 2007	47	10	0	0	0	0	0	0	57
Glanbrook									
August 2008	161	2	133	0	323	0	0	0	619
August 2007	306	8	153	0	122	42	0	0	631
Burlington City									
August 2008	370	60	66	8	87	393	0	0	984
August 2007	281	22	124	0	125	265	0	108	925
Grimsby Town									
August 2008	33	0	4	0	0	0	0	0	37
August 2007	89	0	24	0	0	0	0	0	113
Hamilton CMA									
August 2008	1,069	74	426	8	597	698	3	127	3,002
August 2007	1,059	42	401	0	401	498	0	261	2,662
Brant City									
August 2008	71	0	13	0	0	21	0	0	105
August 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2008	117	4	3	5	56	0	0	2	187
August 2007	118	6	9	0	31	0	0	0	164
Brantford CMA									
August 2008	188	4	16	5	56	21	0	2	292
August 2007	191	6	15	0	31	0	0	0	243

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
August 2008	108	0	12	0	6	0	0	0	126
August 2007	111	2	48	0	10	0	0	0	171
Hamilton City									
August 2008	37	0	0	0	0	0	0	0	37
August 2007	27	0	0	0	0	0	0	0	27
Stoney Creek City									
August 2008	28	0	12	0	0	0	0	0	40
August 2007	34	0	23	0	0	0	0	0	57
Ancaster City									
August 2008	11	0	0	0	6	0	0	0	17
August 2007	7	0	0	0	0	0	0	0	7
Dundas Town									
August 2008	1	0	0	0	0	0	0	0	1
August 2007	0	2	0	0	0	0	0	0	2
Flamborough									
August 2008	4	0	0	0	0	0	0	0	4
August 2007	5	0	0	0	0	0	0	0	5
Glanbrook									
August 2008	27	0	0	0	0	0	0	0	27
August 2007	38	0	25	0	10	0	0	0	73
Burlington City									
August 2008	50	0	0	2	6	0	0	0	58
August 2007	32	0	0	0	0	0	4	0	36
Grimsby Town									
August 2008	16	0	0	0	0	0	0	0	16
August 2007	7	0	0	0	0	0	0	0	7
Hamilton CMA									
August 2008	174	0	12	2	12	0	0	0	200
August 2007	150	2	48	0	10	0	4	0	214
Brant City									
August 2008	5	0	0	0	0	0	0	0	5
August 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2008	18	0	0	0	0	0	0	0	18
August 2007	3	0	0	0	4	0	0	0	7
Brantford CMA									
August 2008	23	0	0	0	0	0	0	0	23
August 2007	9	0	0	0	4	0	0	0	13

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
August 2008	45	2	21	0	0	0	0	10	78
August 2007	37	5	20	0	7	0	0	4	73
Hamilton City									
August 2008	2	1	0	0	0	0	0	10	13
August 2007	2	0	0	0	0	0	0	4	6
Stoney Creek City									
August 2008	43	0	11	0	0	0	0	0	54
August 2007	34	2	20	0	6	0	0	0	62
Ancaster City									
August 2008	0	0	3	0	0	0	0	0	3
August 2007	1	0	0	0	0	0	0	0	1
Dundas Town									
August 2008	0	0	0	0	0	0	0	0	0
August 2007	0	0	0	0	0	0	0	0	0
Flamborough									
August 2008	0	0	0	0	0	0	0	0	0
August 2007	0	2	0	0	0	0	0	0	2
Glanbrook									
August 2008	0	1	7	0	0	0	0	0	8
August 2007	0	1	0	0	1	0	0	0	2
Burlington City									
August 2008	10	0	2	0	4	0	0	0	16
August 2007	8	0	3	0	5	24	5	8	53
Grimsby Town									
August 2008	16	0	3	0	0	0	0	0	19
August 2007	11	0	0	0	0	0	0	0	11
Hamilton CMA									
August 2008	71	2	26	0	4	0	0	10	113
August 2007	54	5	23	0	12	24	5	12	135
Brant City									
August 2008	11	0	4	0	0	0	0	0	15
August 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2008	45	0	10	3	22	0	5	0	85
August 2007	46	0	0	4	29	0	10	0	89
Brantford CMA									
August 2008	56	0	14	3	22	0	5	0	100
August 2007	62	0	0	4	29	0	10	0	105

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket August 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
August 2008	113	0	12	0	6	0	0	6	137
August 2007	102	2	45	0	11	0	0	0	160
Hamilton City									
August 2008	39	0	0	0	0	0	0	6	45
August 2007	27	0	0	0	0	0	0	0	27
Stoney Creek City									
August 2008	32	0	12	0	0	0	0	0	44
August 2007	25	0	20	0	1	0	0	0	46
Ancaster City									
August 2008	11	0	0	0	6	0	0	0	17
August 2007	7	0	0	0	0	0	0	0	7
Dundas Town									
August 2008	1	0	0	0	0	0	0	0	1
August 2007	0	2	0	0	0	0	0	0	2
Flamborough									
August 2008	4	0	0	0	0	0	0	0	4
August 2007	5	0	0	0	0	0	0	0	5
Glanbrook									
August 2008	26	0	0	0	0	0	0	0	26
August 2007	38	0	35	0	10	0	0	0	73
Burlington City									
August 2008	47	0	0	2	8	0	0	0	57
August 2007	30	0	2	0	3	0	1	40	76
Grimsby Town									
August 2008	10	0	0	0	0	0	0	0	10
August 2007	3	0	0	0	0	0	0	0	3
Hamilton CMA									
August 2008	170	0	12	2	14	0	0	6	204
August 2007	135	2	47	0	14	0	1	40	239
Brant City									
August 2008	7	0	0	0	0	0	0	0	7
August 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
August 2008	28	0	2	0	12	0	0	0	42
August 2007	21	0	0	0	6	0	1	0	28
Brantford CMA									
August 2008	35	0	2	0	12	0	0	0	49
August 2007	27	0	0	0	6	0	1	0	34

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923
% Change	8.0	-19.3	-46.8	n/a	5.8	118.1	-70.4	-100.0	8.2
1998	1,731	176	666	0	539	436	27	52	3,627

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377
% Change	30.1	0.0	n/a	-100.0	-57.7	n/a	n/a	n/a	5.6
1998	239	16	0	31	71	0	0	0	357

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
August 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	% Change
Hamilton CMA	164	197	12	22	70	50	0	0	246	269	-8.6
New City of Hamilton	90	90	8	4	62	15	0	0	160	109	46.8
Hamilton City	37	18	2	0	0	5	0	0	39	23	69.6
Stoney Creek City	22	24	0	0	27	3	0	0	49	27	81.5
Ancaster City	4	7	6	0	12	0	0	0	22	7	**
Dundas Town	2	1	0	0	5	0	0	0	7	1	**
Flamborough	6	7	0	0	0	0	0	0	6	7	-14.3
Glanbrook	19	33	0	4	18	7	0	0	37	44	-15.9
Burlington City	65	53	4	18	8	22	0	0	77	93	-17.2
Grimsby Town	9	54	0	0	0	13	0	0	9	67	-86.6
Brantford CMA	20	65	2	2	10	6	0	0	32	73	-56.2
Brant City	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Brantford City	11	49	2	2	10	6	0	0	23	57	-59.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - August 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	1,260	1,248	94	42	759	548	386	227	2,499	2,065	21.0
New City of Hamilton	790	806	26	22	617	336	124	139	1557	1303	19.5
Hamilton City	214	232	16	0	20	5	0	139	250	376	-33.5
Stoney Creek City	213	135	2	0	87	33	0	0	302	168	79.8
Ancaster City	62	63	8	0	58	62	62	0	190	125	52.0
Dundas Town	16	8	0	4	41	0	62	0	119	12	**
Flamborough	152	50	0	10	114	0	0	0	266	60	**
Glanbrook	133	312	0	8	297	236	0	0	430	556	-22.7
Burlington City	409	344	68	20	134	188	262	88	873	640	36.4
Grimsby Town	61	98	0	0	8	24	0	0	69	122	-43.4
Brantford CMA	218	246	4	6	80	62	23	0	325	314	3.5
Brant City	79	n/a	0	n/a	13	n/a	21	n/a	113	n/a	n/a
Brantford City	139	140	4	6	67	56	2	0	212	202	5.0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
August 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007
Hamilton CMA	70	50	0	0	0	0	0	0
New City of Hamilton	62	15	0	0	0	0	0	0
Hamilton City	0	5	0	0	0	0	0	0
Stoney Creek City	27	3	0	0	0	0	0	0
Ancaster City	12	0	0	0	0	0	0	0
Dundas Town	5	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	18	7	0	0	0	0	0	0
Burlington City	8	22	0	0	0	0	0	0
Grimsby Town	0	13	0	0	0	0	0	0
Brantford CMA	10	6	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	10	6	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - August 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	759	548	0	0	386	88	0	139
New City of Hamilton	617	336	0	0	124	0	0	139
Hamilton City	20	5	0	0	0	0	0	139
Stoney Creek City	87	33	0	0	0	0	0	0
Ancaster City	58	62	0	0	62	0	0	0
Dundas Town	41	0	0	0	62	0	0	0
Flamborough	114	0	0	0	0	0	0	0
Glanbrook	297	236	0	0	0	0	0	0
Burlington City	134	188	0	0	262	88	0	0
Grimsby Town	8	24	0	0	0	0	0	0
Brantford CMA	80	62	0	0	21	0	2	0
Brant City	13	n/a	0	n/a	21	n/a	0	n/a
Brantford City	67	56	0	0	0	0	2	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
August 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007
Hamilton CMA	186	253	60	16	0	0	246	269
New City of Hamilton	116	97	44	12	0	0	160	109
Hamilton City	39	18	0	5	0	0	39	23
Stoney Creek City	33	27	16	0	0	0	49	27
Ancaster City	4	7	18	0	0	0	22	7
Dundas Town	7	1	0	0	0	0	7	1
Flamborough	6	7	0	0	0	0	6	7
Glanbrook	27	37	10	7	0	0	37	44
Burlington City	61	89	16	4	0	0	77	93
Grimsby Town	9	67	0	0	0	0	9	67
Brantford CMA	22	67	10	6	0	0	32	73
Brant City	9	n/a	0	n/a	0	n/a	9	n/a
Brantford City	13	51	10	6	0	0	23	57

Table 2.5: Starts by Submarket and by Intended Market
January - August 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	1,716	1,542	783	384	0	139	2,499	2,065
New City of Hamilton	1,136	982	421	182	0	139	1,557	1,303
Hamilton City	250	232	0	5	0	139	250	376
Stoney Creek City	279	168	23	0	0	0	302	168
Ancaster City	64	67	126	58	0	0	190	125
Dundas Town	27	12	92	0	0	0	119	12
Flamborough	266	60	0	0	0	0	266	60
Glanbrook	250	437	180	119	0	0	430	556
Burlington City	511	438	362	202	0	0	873	640
Grimsby Town	69	122	0	0	0	0	69	122
Brantford CMA	248	267	75	47	2	0	325	314
Brant City	92	n/a	21	n/a	0	n/a	113	n/a
Brantford City	156	155	54	47	2	0	212	202

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
August 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	% Change
Hamilton CMA	176	150	6	2	18	62	0	0	200	214	-6.5
New City of Hamilton	108	111	0	2	18	58	0	0	126	171	-26.3
Hamilton City	37	27	0	0	0	0	0	0	37	27	37.0
Stoney Creek City	28	34	0	0	12	23	0	0	40	57	-29.8
Ancaster City	11	7	0	0	6	0	0	0	17	7	142.9
Dundas Town	1	0	0	2	0	0	0	0	1	2	-50.0
Flamborough	4	5	0	0	0	0	0	0	4	5	-20.0
Glanbrook	27	38	0	0	0	35	0	0	27	73	-63.0
Burlington City	52	32	6	0	0	4	0	0	58	36	61.1
Grimsby Town	16	7	0	0	0	0	0	0	16	7	128.6
Brantford CMA	23	9	0	0	0	4	0	0	23	13	76.9
Brant City	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	18	3	0	0	0	4	0	0	18	7	157.1

Table 3.1: Completions by Submarket and by Dwelling Type
January - August 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	1106	1173	78	34	577	654	26	141	1787	2002	-10.7
New City of Hamilton	689	878	20	16	311	397	26	71	1046	1362	-23.2
Hamilton City	216	174	12	8	0	6	26	71	254	259	-1.9
Stoney Creek City	176	100	0	2	79	122	0	0	255	224	13.8
Ancaster City	66	138	0	0	93	101	0	0	159	239	-33.5
Dundas Town	14	8	2	2	0	0	0	0	16	10	60.0
Flamborough	77	46	2	2	0	0	0	0	79	48	64.6
Glanbrook	140	412	4	2	139	168	0	0	283	582	-51.4
Burlington City	331	264	58	18	207	257	0	70	596	609	-2.1
Grimsby Town	86	31	0	0	59	0	0	0	145	31	**
Brantford CMA	253	220	10	0	62	40	0	3	325	263	23.6
Brant City	92	n/a	0	n/a	0	n/a	0	n/a	92	n/a	n/a
Brantford City	161	150	10	0	62	40	0	3	233	193	20.7

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market August 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007
Hamilton CMA	18	58	0	4	0	0	0	0
New City of Hamilton	18	58	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	12	23	0	0	0	0	0	0
Ancaster City	6	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	0	35	0	0	0	0	0	0
Burlington City	0	0	0	4	0	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	0	4	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	4	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - August 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	577	630	0	24	0	70	26	71
New City of Hamilton	311	397	0	0	0	0	26	71
Hamilton City	0	6	0	0	0	0	26	71
Stoney Creek City	79	122	0	0	0	0	0	0
Ancaster City	93	101	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	139	168	0	0	0	0	0	0
Burlington City	207	233	0	24	0	70	0	0
Grimsby Town	59	0	0	0	0	0	0	0
Brantford CMA	62	40	0	0	0	0	0	3
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	62	40	0	0	0	0	0	3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market August 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007	Aug 2008	Aug 2007
Hamilton CMA	186	200	14	10	0	4	200	214
New City of Hamilton	120	161	6	10	0	0	126	171
Hamilton City	37	27	0	0	0	0	37	27
Stoney Creek City	40	57	0	0	0	0	40	57
Ancaster City	11	7	6	0	0	0	17	7
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	4	5	0	0	0	0	4	5
Glanbrook	27	63	0	10	0	0	27	73
Burlington City	50	32	8	0	0	4	58	36
Grimsby Town	16	7	0	0	0	0	16	7
Brantford CMA	23	9	0	4	0	0	23	13
Brant City	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	18	3	0	4	0	0	18	7

Table 3.5: Completions by Submarket and by Intended Market January - August 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	1,521	1,575	239	320	27	107	1,787	2,002
New City of Hamilton	900	1,145	119	146	27	71	1,046	1,362
Hamilton City	224	187	3	1	27	71	254	259
Stoney Creek City	255	167	0	57	0	0	255	224
Ancaster City	90	192	69	47	0	0	159	239
Dundas Town	16	10	0	0	0	0	16	10
Flamborough	79	48	0	0	0	0	79	48
Glanbrook	236	541	47	41	0	0	283	582
Burlington City	476	399	120	174	0	36	596	609
Grimsby Town	145	31	0	0	0	0	145	31
Brantford CMA	282	216	43	44	0	3	325	263
Brant City	92	n/a	0	n/a	0	n/a	92	n/a
Brantford City	190	146	43	44	0	3	233	193

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
August 2008	0	0.0	4	3.5	13	11.5	37	32.7	59	52.2	113	352,900	382,717
August 2007	2	2.0	7	6.9	42	41.2	22	21.6	29	28.4	102	302,450	333,249
Year-to-date 2008	5	0.7	29	4.3	99	14.6	216	31.9	329	48.5	678	349,000	378,882
Year-to-date 2007	17	1.9	131	14.9	257	29.3	187	21.3	285	32.5	877	310,000	337,432
Hamilton City													
August 2008	0	0.0	1	2.6	1	2.6	14	35.9	23	59.0	39	357,000	369,300
August 2007	0	0.0	0	0.0	13	48.1	5	18.5	9	33.3	27	333,900	332,036
Year-to-date 2008	3	1.4	8	3.6	32	14.4	88	39.6	91	41.0	222	339,500	348,129
Year-to-date 2007	2	1.2	9	5.2	45	26.0	50	28.9	67	38.7	173	339,900	339,241
Stoney Creek City													
August 2008	0	0.0	0	0.0	9	28.1	10	31.3	13	40.6	32	338,945	352,317
August 2007	0	0.0	1	4.0	8	32.0	10	40.0	6	24.0	25	329,900	359,140
Year-to-date 2008	0	0.0	3	1.8	39	23.6	56	33.9	67	40.6	165	339,900	352,897
Year-to-date 2007	0	0.0	8	8.3	32	33.3	28	29.2	28	29.2	96	320,900	343,504
Ancaster City													
August 2008	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	500,000	555,237
August 2007	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
Year-to-date 2008	0	0.0	0	0.0	1	1.5	2	3.0	64	95.5	67	495,000	509,909
Year-to-date 2007	0	0.0	0	0.0	2	1.4	16	11.5	121	87.1	139	417,000	465,743
Dundas Town													
August 2008	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
August 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	14	100.0	14	479,420	517,745
Year-to-date 2007	0	0.0	0	0.0	3	37.5	0	0.0	5	62.5	8	--	--
Flamborough													
August 2008	0	0.0	2	50.0	0	0.0	0	0.0	2	50.0	4	--	--
August 2007	2	40.0	1	20.0	0	0.0	0	0.0	2	40.0	5	--	--
Year-to-date 2008	1	1.4	13	18.6	4	5.7	16	22.9	36	51.4	70	377,000	464,603
Year-to-date 2007	9	18.8	9	18.8	2	4.2	2	4.2	26	54.2	48	379,000	406,673
Glanbrook													
August 2008	0	0.0	1	3.8	3	11.5	13	50.0	9	34.6	26	341,422	341,412
August 2007	0	0.0	5	13.2	21	55.3	7	18.4	5	13.2	38	279,900	296,275
Year-to-date 2008	1	0.7	5	3.6	23	16.4	54	38.6	57	40.7	140	340,610	338,601
Year-to-date 2007	6	1.5	105	25.4	173	41.9	91	22.0	38	9.2	413	275,000	281,819
Burlington City													
August 2008	0	0.0	0	0.0	0	0.0	0	0.0	49	100.0	49	424,990	424,888
August 2007	0	0.0	0	0.0	0	0.0	0	0.0	30	100.0	30	383,500	451,493
Year-to-date 2008	0	0.0	0	0.0	0	0.0	19	5.8	311	94.2	330	402,000	450,159
Year-to-date 2007	0	0.0	21	7.8	1	0.4	98	36.6	148	55.2	268	360,000	415,552
Grimsby Town													
August 2008	0	0.0	0	0.0	0	0.0	8	80.0	2	20.0	10	339,900	430,700
August 2007	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	--	--
Year-to-date 2008	0	0.0	0	0.0	11	11.3	58	59.8	28	28.9	97	330,900	366,034
Year-to-date 2007	0	0.0	0	0.0	6	21.4	10	35.7	12	42.9	28	341,900	448,507

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
August 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
August 2008	0	0.0	4	2.3	13	7.6	45	26.2	110	64.0	172	367,900	397,521
August 2007	2	1.5	7	5.2	43	31.9	23	17.0	60	44.4	135	333,900	359,658
Year-to-date 2008	5	0.5	29	2.6	110	10.0	293	26.5	668	60.5	1,105	371,900	399,059
Year-to-date 2007	17	1.4	152	13.0	264	22.5	295	25.1	445	37.9	1,173	322,000	357,932

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
August 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
August 2008	0	0.0	0	0.0	1	14.3	0	0.0	6	85.7	7	--	--
August 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2008	1	0.9	0	0.0	18	17.0	4	3.8	83	78.3	106	335,000	323,491
Year-to-date 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
August 2008	0	0.0	7	25.0	3	10.7	5	17.9	13	46.4	28	189,000	198,393
August 2007	1	4.8	2	9.5	5	23.8	3	14.3	10	47.6	21	195,000	199,524
Year-to-date 2008	8	4.1	28	14.5	19	9.8	27	14.0	111	57.5	193	222,000	218,636
Year-to-date 2007	11	5.9	34	18.1	30	16.0	45	23.9	68	36.2	188	185,000	189,993
Brantford CMA													
August 2008	0	0.0	7	20.0	4	11.4	5	14.3	19	54.3	35	220,000	221,743
August 2007	1	3.7	2	7.4	6	22.2	4	14.8	14	51.9	27	200,000	211,333
Year-to-date 2008	9	3.0	28	9.4	37	12.4	31	10.4	194	64.9	299	240,000	255,809
Year-to-date 2007	12	4.8	34	13.6	45	18.0	47	18.8	112	44.8	250	194,000	213,734

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
August 2008

Submarket	Aug 2008	Aug 2007	% Change	YTD 2008	YTD 2007	% Change
Hamilton CMA	397,521	359,658	10.5	399,059	357,932	11.5
New City of Hamilton	382,717	333,249	14.8	378,882	337,432	12.3
Hamilton City	369,300	332,036	11.2	348,129	339,241	2.6
Stoney Creek City	352,317	359,140	-1.9	352,897	343,504	2.7
Ancaster City	555,237	--	n/a	509,909	465,743	9.5
Dundas Town	--	--	n/a	517,745	--	n/a
Flamborough	--	--	n/a	464,603	406,673	14.2
Glanbrook	341,412	296,275	15.2	338,601	281,819	20.1
Burlington City	424,888	451,493	-5.9	450,159	415,552	8.3
Grimsby Town	430,700	--	n/a	366,034	448,507	-18.4
Brantford CMA	221,743	211,333	4.9	255,809	213,734	19.7
Brant City	--	n/a	n/a	323,491	n/a	n/a
Brantford City	198,393	199,524	-0.6	218,636	189,993	15.1

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
August 2008

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	786	0.0	1,103	1,545	1,556	70.9	255,753	6.0	260,107
	February	1,031	-10.3	1,113	1,465	1,541	72.2	272,953	12.5	264,300
	March	1,273	-6.3	1,124	1,861	1,595	70.5	261,021	3.8	260,714
	April	1,351	12.8	1,155	1,929	1,606	71.9	265,506	6.9	265,735
	May	1,529	10.4	1,197	2,148	1,647	72.7	279,496	10.5	268,206
	June	1,472	19.3	1,206	1,850	1,623	74.3	269,676	7.7	264,660
	July	1,358	26.4	1,235	1,635	1,588	77.8	268,561	10.4	273,137
	August	1,189	8.0	1,143	1,561	1,558	73.4	270,893	6.8	271,533
	September	986	-5.4	1,118	1,694	1,657	67.5	264,209	6.2	264,977
	October	1,230	11.5	1,187	1,509	1,529	77.6	278,180	11.6	284,170
	November	1,036	6.6	1,152	1,199	1,587	72.6	267,560	6.5	271,753
	December	625	-4.9	1,133	592	1,501	75.5	261,728	5.5	275,744
2008	January	783	-0.4	1,124	1,608	1,621	69.3	278,189	8.8	276,291
	February	998	-3.2	1,040	1,514	1,534	67.8	276,297	1.2	272,739
	March	1,057	-17.0	1,042	1,617	1,552	67.1	289,226	10.8	284,331
	April	1,381	2.2	1,112	2,272	1,713	64.9	283,846	6.9	288,547
	May	1,435	-6.1	1,144	2,179	1,698	67.4	293,927	5.2	283,869
	June	1,325	-10.0	1,091	1,888	1,660	65.7	287,249	6.5	284,629
	July	1,204	-11.3	1,060	1,776	1,677	63.2	281,580	4.8	283,367
	August	947	-20.4	1,010	1,539	1,670	60.5	283,974	4.8	285,395
	September									
	October									
	November									
	December									
	Q2 2007	4,352	14.0		5,927			271,831	8.4	
	Q2 2008	4,141	-4.8		6,339			288,428	6.1	
	YTD 2007	9,989	7.6		13,994			268,748	8.2	
	YTD 2008	9,130	-8.6		14,393			284,951	6.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
August 2008

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	150	8.7	196	289	287	68.3	191,676	-0.4	199,413
	February	201	-1.5	195	296	291	67.0	201,513	6.0	207,991
	March	210	-9.9	176	285	267	65.9	213,605	9.8	215,594
	April	211	-0.5	188	339	306	61.4	219,906	8.0	213,436
	May	259	18.3	204	380	297	68.7	208,469	1.1	205,716
	June	242	30.1	201	350	298	67.4	213,881	10.6	209,399
	July	219	22.3	202	316	291	69.4	209,088	1.7	207,106
	August	222	23.3	204	289	286	71.3	203,560	4.5	205,951
	September	161	0.0	186	292	292	63.7	206,141	0.5	209,279
	October	175	-1.7	190	308	313	60.7	211,004	9.4	214,311
	November	165	18.7	201	216	272	73.9	216,462	5.1	208,557
	December	90	-18.2	162	91	251	64.5	211,281	4.5	215,487
2008	January	145	-3.3	186	304	312	59.6	205,398	7.2	216,580
	February	158	-21.4	153	322	296	51.7	229,561	13.9	230,543
	March	198	-5.7	188	288	305	61.6	219,169	2.6	222,188
	April	224	6.2	183	418	312	58.7	223,198	1.5	219,061
	May	236	-8.9	187	387	315	59.4	222,549	6.8	215,067
	June	237	-2.1	193	331	297	65.0	220,726	3.2	217,075
	July	197	-10.0	183	351	318	57.5	223,700	7.0	221,537
	August									
	September									
	October									
	November									
	December									
	Q2 2007	712	15.4		1,069			213,698	6.1	
	Q2 2008	697	-2.1		1,136			222,138	3.9	
	YTD 2007	1,714	10.5		2,544			208,428	5.4	
	YTD 2008	1,395	-18.6		2,401			221,038	6.0	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
August 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term			Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
2007	January	679	6.50	6.65	145.6	108.6	366.9	6.3	66.3	759
	February	679	6.50	6.65	146.6	109.7	368.1	6.2	66.4	751
	March	669	6.40	6.49	147.3	110.8	369.8	6.5	66.9	753
	April	678	6.60	6.64	148.2	111.1	372.6	6.1	67.1	762
	May	709	6.85	7.14	148.8	111.6	375.2	6.1	67.5	775
	June	715	7.05	7.24	149.3	111.1	374.7	6.0	67.4	790
	July	715	7.05	7.24	149.6	111.1	377.8	5.9	67.8	792
	August	715	7.05	7.24	148.5	110.9	380.2	5.5	67.9	802
	September	712	7.05	7.19	148.9	111.0	378.4	5.6	67.6	810
	October	728	7.25	7.44	149.1	110.9	376.0	5.7	67.2	822
	November	725	7.20	7.39	149.4	111.2	372.7	6.0	66.8	823
	December	734	7.35	7.54	149.3	111.1	373.0	5.9	66.7	815
2008	January	725	7.35	7.39	150.7	110.9	373	5.9	66.7	807
	February	718	7.25	7.29	151.9	111.4	374.1	5.9	66.9	805
	March	712	7.15	7.19	153.1	111.7	375.7	6.2	67.3	804
	April	700	6.95	6.99	152.9	112.5	376.9	6.3	67.5	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.1	67.5	801
	June	710	6.95	7.15	152.4	114.2	379.0	6.0	67.6	795
	July	710	6.95	7.15	152.6	115.1	377.5	5.5	67.0	793
	August	691	6.65	6.85		114.8	377.6	5.6	67.0	784
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
August 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	139.3	108.6	50.0	8.1	69.2	684
	February	679	6.50	6.65	139.4	109.7	50.3	7.9	69.2	690
	March	669	6.40	6.49	139.7	110.8	50.8	7.4	69.3	698
	April	678	6.60	6.64	139.8	111.1	51.6	6.8	69.8	695
	May	709	6.85	7.14	140.3	111.6	51.4	6.8	69.5	699
	June	715	7.05	7.24	141.0	111.1	51.6	7.0	70.0	700
	July	715	7.05	7.24	141.3	111.1	51.1	6.4	68.7	708
	August	715	7.05	7.24	141.8	110.9	50.4	6.4	67.7	725
	September	712	7.05	7.19	142.1	111.0	50.6	5.5	67.2	742
	October	728	7.25	7.44	142.2	110.9	50.8	4.9	66.9	756
	November	725	7.20	7.39	143.1	111.2	51.3	4.6	67.5	758
	December	734	7.35	7.54	143.3	111.1	51.1	5.2	67.4	771
2008	January	725	7.35	7.39	144.5	110.9	51	6.0	68.2	779
	February	718	7.25	7.29	145.2	111.4	51.2	6.3	68.2	785
	March	712	7.15	7.19	145.6	111.7	51.2	6.9	68.5	779
	April	700	6.95	6.99	145.8	112.5	51.1	7.0	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.5	7.2	69.0	773
	June	710	6.95	7.15	146.4	114.2	51.7	6.9	69.1	764
	July	710	6.95	7.15	146.5	115.1	52.0	6.6	69.1	749
	August	691	6.65	6.85		114.8	52.4	6.5	69.6	752
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

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